Lin v. MetLife

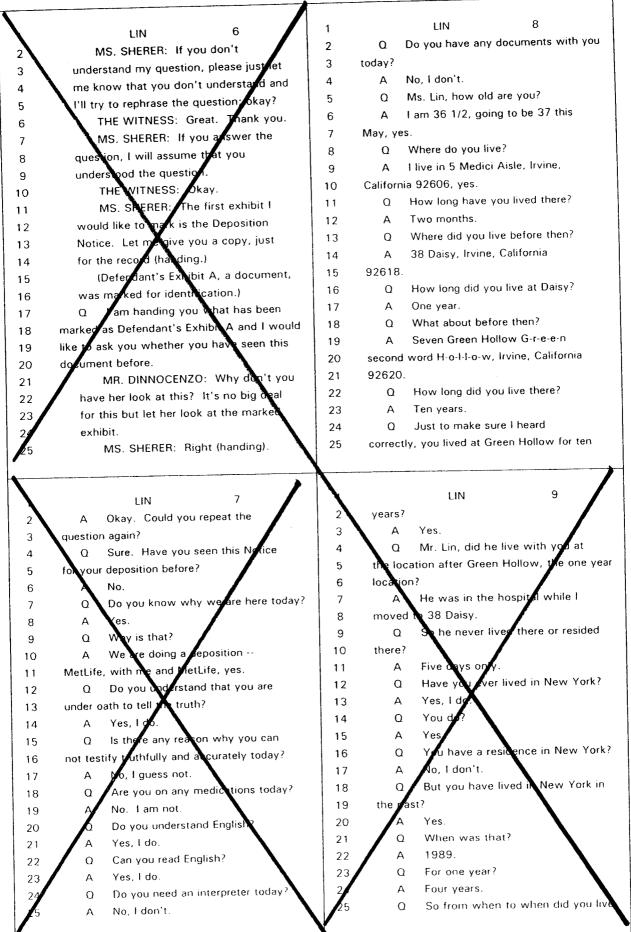
07 civ. 3218

EXHIBIT A

1 2	UNITED STATES DISTRICT COURT		
۷	SOUTHERN DISTRICT OF NEW YORK		
3	X		
J	JEAN LIN,		
4			
5	Plaintiff,		
6			
	-against- 07-CV-3218		
7	(Judge Holwell)		
8			
	METROPOLITAN LIFE INSURANCE COMPANY,		
9			
. 0	Defendant.		
	X		
. 1			
.2	DATE: January 2, 2008		
L3	TIME: 11:25 a.m.		
L 4			
15	DEPOSITION of the Plaintiff, JEAN		
16	LIN, taken by the Defendant, pursuant to		
17	a Court Order, held at the offices of		
18	Trief & Olk, 150 East 58th Street, New		
19	York, NY 10155 before Chanie Berman, a		
20	Shorthand Reporter and Notary Public of		
21	the State of New York.		
22			
22 23 .			

Sumscript Copy: LIN v. MET LIFE; J. Lin, 1/2/2008

	ase 1:07-cv-03218-RJH Document 3	30-2	Filed 08/05/2008 Page 3 of 11
1			
2	~	1	4
3	, 	2	JEAN LIN, called as a
4		3	witness, having been first duly sworn,
		4	by a Notary Public of the State of New
5	, and the same of	5	York, was examined and testified as
6		6	follows:
7		7	EXAMINATION BY
8	BY: ERIC DINNOCENZO, ESQ.	8	MS. SHERER:
9		9	Q What is your name?
10	The state of the s	10	A Jean Lin.
11		11	Q What is your home address?
12	ar ar asserter total	12	A 5 Medici Aisle, Irvine, CA 92606.
13	3	13	MS. SHERER: Mrs. Lin, have you
14	The state of the s	14	had your deposition taken before?
15		15	THE WITNESS: Never.
16		16	MS. SHERER: And so, I would like
17		17	to begin by giving you some background
18		18	on how the deposition will take place -
19		19	THE WITNESS: Okay.
20		20	MS. SHERER: and some
21		21	deposition rules.
22		22	THE WITNESS: Uh huh.
23		23	MS. SHERER: Perhaps your attorney
24		24	already went over this with you but I am
25		25	going to go over it again to make sure
	-		
1 2	3	1	LIN 5
3	FEDERAL STIPULATIONS	2	everything goes smoothly; okay?
4	-		
		3	THE WITNESS: Okay.
	IT IS HEREBY STIPULATED AND AGREED by	4	MS. SHERER: I am going to be
5	and between the attorneys for the respective	4 5	MS. SHERER: I am going to be asking you questions. You are going to
6	and between the attorneys for the respective parties herein, that filing and sealing be and	4 5 6	MS. SHERER: I am going to be asking you questions. You are going to be giving me answers and sometimes you
6 7	and between the attorneys for the respective	4 5 6 7	MS. SHERER: I am going to be asking you questions. You are going to
6 7 8	and between the attorneys for the respective parties herein, that filing and sealing be and the same are herby waived.	4 5 6 7 8	MS. SHERER: I am going to be asking you questions. You are going to the giving me answers and sometimes you may know where I am going with a question.
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			a communication (every part of VPT)
			LIN 12
	1	^	
	2	A	In a party?
-	3	Q	In a party?
	4	A	Yes.
	5	α	How soon after you met were you
-	6	married	
	7	A	(No response.)
	8	Q	Let me rephrase it. When did you
-	9	get mar	1
	10	А	1995.
	11	Q	How long were you married to Mr.
	12	Lin?	
	13	Α	My son ten yéars because yes,
	14	ten yea	rs you mean can you?
	15	Q	Sure. Say it.
İ	16	Α	Including the time as of now or
	17	before	he passed away?
	18	Q	Before he passed away.
	19	Α	Ten, eleven years.
	20	Q	When did he pass away?
	21	Α	August 11, 2000 2006.
	22	Q	And he was 37 years old?
	23	Α	Yes, it is.
	24	Q	Where did you get married?
	25	Α	Orange County, California.
	1		LIN 13
	1 2	Q	LIN 13 Where was he born?
		Q A	
	2	_	Where was he born?
	2 3	A	Where was he born? Taipei, Taiwan.
	2 3 4	A Q	Where was he born? Taipei, Taiwan. Do you have children together?
	2 3 4 5	A Q A	Where was he born? Taipei, Taiwan. Do you have children together? Yes, we do.
	2 3 4 5 6	A Q A Q	Where was he born? Taipei, Taiwan. Do you have children together? Yes, we do. How many?
	2 3 4 5 6 7	A Q A Q A	Where was he born? Taipei, Taiwan. Do you have children together? Yes, we do. How many? Two.
	2 3 4 5 6 7 8	A Q A Q A Q	Where was he born? Taipei, Taiwan. Do you have children together? Yes, we do. How many? Two. What are their names?
	2 3 4 5 6 7 8	A Q A Q A Q	Where was he born? Taipei, Taiwan. Do you have children together? Yes, we do. How many? Two. What are their names? Angus Lin, A-N-G-U-S, L-S-E-Y Lin. How old are they now?
	2 3 4 5 6 7 8 9	A Q A Q A Q A C-H-E-	Where was he born? Taipei, Taiwan. Do you have children together? Yes, we do. How many? Two. What are their names? Angus Lin, A-N-G-U-S, L-S-E-Y Lin.
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	2 3 4 5 6 7 8 9 10 11	A Q A Q A C-H-E- Q A	Where was he born? Taipei, Taiwan. Do you have children together? Yes, we do. How many? Two. What are their names? Angus Lin, A-N-G-U-S, L-S-E-Y Lin. How old are they now? They are now 12 and 11.
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	2 3 4 5 6 7 8 9 10 11 12 13 14	A Q A Q A C-H-E- Q A Q A years	Where was he born? Taipei, Taiwan. Do you have children together? Yes, we do. How many? Two. What are their names? Angus Lin, A-N-G-U-S, L-S-E-Y Lin. How old are they now? They are now 12 and 11. Who is 12? Angus is 12 years. Chelsey is 11 old.
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1	LIN 14	1	LIN 16	
2	Q What was the position that you	2	A Elmhurst, New York.	
3	held?	3	Q You said you did one semester of	
4	A I don't you know, I am doing	4	college?	
5	everything in the office. I am cleaning the	5	A Yes.	
6	bathroom. I am answering the phone and,	you 6	Q Which college?	
7	know, doing paperwork for him, yes,	7	A Queens College.	
8	accounting, accounts payable, accounts	8	Q Did you ever have any medical,	
9	receivable, yes.	9	insurance or legal training?	
10	Q Maybe tell me a little bit about	10	A No, I don't.	ļ
11	the business.	11	Q None of the three?	
12	A We sell computer, hardwares.	12	A No.	
13	Q You sell computer hardware?	13	Q What are your plans, in terms of	
14	A Yes.	14	work; what do you plan to do?	1
15	Q Did you also service computers?	15	A Do you mean what kind of job and	
16	A Our customer bring their machine	16	will I be looking for it?	
17	to our office if there is anything wrong with	17	Q Yes.	
18	the computer that we sell.	18	A I will be more interesting in	
19	Q What was the name of this	19	financial like bank, working in a bank as a	
20	business?	20	clerk, yes.	1
21	A Uni Micro, U-N-I space M-I-C-R-O	21	Q Are you looking for work like that	1
22	Computer Corporation.	22	now?	
23	Q Does this corporation still exist	23	A I am not because I have two kids	
24	today?	24	to take care. We are by ourselves in	
25	A No, not anymore, no.	25	California. I have no help, no relatives in	1
ļ				l
	•			þ
1	LIN 15		LIN 17	
2	Q How many employees did you have		there.	
3 4	the company? A We only have two part timers	3	Q Where are your relatives?	
5	the any have the part timers.	4	A They are both in the east coast.	
6	Ω In addition to yourself and Mr. Lin?	5	Q In New York?	
7		6	No, in New Jersey, yes	
8		7	MR. DINNOCENZO: I just want you	
9	Q Approximately, what was your annual salary?	8	to answer the questions the asks.	
10	A I don't have any.	9	Q You say they are Noth.	
11	Q You didn't have a salary?	10	A Sol	
12	A I didn't get paid.	11	Q Who is in Ney Jersey?	
13	Q You didn't get paid a draw or	12	A My mother-h-laws.	
14	anything?	13	Q Who is the other one?	
15	A No.	14	A My brother in-law.	
16	Q What was your title?	15	Q Your nother-to-law and	!
17	A I don't have a title there.	16	brother-in-law are in New Jersey?	
18	Q Tell me about your educational	17	A Yes.	
19	background.	18	Q And the rest of the (amily?	
20	A High school graduate and one	19	A My sister are in New Yersey too.	
21	semester of college.	20	Did you say your sisters or	
22	- C	21	sixter?	
23	Q And which high school did you attend?	22	A My sister.	
- ·	accord:	23	Q Are you remarried now?	
24	A New Town NEW TOWA			
24 25	A New Town, N-E-W T-O-W-N. O Where was New Town?	24	A No. Laminot.	
24 25	A New Town, N.E.W.T.O.W.N. Q. Where was New Town?	24 26		

•			
V	LIN 22		LIN 24
2	this policy for a savings and for a	2	and primary beneficiary, correct?
3	children's savings; is that what you are	3	A Correct.
4	saying?	4	Q Let's go to page 395 of the
5	A Retirement plan and college fund	5	application and I would like to direct your
6	for aur children.	6	attention to question three at the top. It's
7	Q\ Is that the reason why you wanted	7	indicated that the insured, which is Mr. Lin,
8	this life asurance?	8	already had a \$500,000 life insurance policy
9	A Ys, it is.	9	with MetLie; correct?
10	Q Did you discuss anything else	10	A Yes
11	about this life asurance policy before you	11	Q Do you recall talling Ms. Huang
12	got it?	12	that he already had a \$500,000 life insurance
13	MR. DINN, CENZO: Objection.	13	policy from MetLift
14	A Could you repeat the question?	14	
15	Q Is there anything else that you	15	A Could you releat the question?Q Sure.
16	discussed with him	16	
17	A No. That is the only purposes.	17	A I was lost. Q As you sit here today, do you
18	Q about the life insulance	18	= you are ready, do you
19	policy	19	recall telling Ms. Huang about the \$500,000
20	No.	20	MetLife life insurance policy?
21	MR. DINNOCENZO: Wait for her to	21	I do have, okay, I do have the
22	finish the question.	22	auswer but I have a question.
23	MS. SHERER: I know it's hard	23	Q Sure.
24	because you know where the question is	24	A When you say, you ask me if that,
2	going but we have to wait and pause	129	if she tell me or she told me that if. Q Ask.
_			
7		Y	
	LIN 23		LIN 25
2		1 2	LIN 25
2 3	because of the court reporter. Let me	1 2 3	A If she asked me if we have any
		2	A If she asked me if we have any other insurance.
3 4	because of the court reporter. Let me see if I can ask it a different way. Q I would like to now direct you	2 3	A If she asked me if we have any other insurance. Q Yes.
3 4	because of the court reporter. Let me see if I can ask it a different way.	2 3 4	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is
3 4 5	because of the court reporter. Let me see if I can ask it a different way. Q. I would like to now direct you abention to page 396. Whose hand writing is	2 3 4 5	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is our she was the she also is the one who
3 4 5 6	because of the court reporter. Let me see if I can ask it a different way. Q I would like to now direct you abention to page 396. Whose hand writing is thist A Judy Huang.	2 3 4 5 6	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is our she was the she also is the one who sold the previous.
3 4 5 6 7	because of the court reporter. Let me see if I can ask it a different way. Q I would like to now direct you attention to page 396. Whose hand writing is this? A Judy Huang.	2 3 4 5 6 7	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is our she was the she also is the one who sold the previous. Q She sold the previous MetLife life
3 4 5 6 7 8 9	because of the court reporter. Let me see if I can ask it a different way. Q I would like to now direct you abject to page 396. Whose hand writing is this: A Judy Huang. Q That is the sales agent; correct? A Currect.	2 3 4 5 6 7 8	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is our she was the she also is the one who sold the previous. Q She sold the previous MetLife life insurance policy to you?
3 4 5 6 7 8 9	because of the court reporter. Let me see if I can ask it a different way. Q I would like to now direct you absention to page 396. Whose handwriting is this: A Judy Huang. Q That is the sales agent; correct? A Currect.	2 3 4 5 6 7 8	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is our she was the she also is the one who sold the previous. Q She sold the previous MetLife life insurance policy to you? A Yes.
3 4 5 6 7 8 9	because of the court reporter. Let me see if I can ask it a different way. Q I would like to now direct you abention to page 396. Whose handwriting is this: A Judy Huang. Q That is the sales agent; correct? A Carrect. Q Why was to be the beneficiary	2 3 4 5 6 7 8 9	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is our she was the she also is the one who sold the previous. Q She sold the previous MetLife life insurance policy to you? A Yes. Q So you are saying she already knew
3 4 5 6 7 8 9	because of the court reporter. Let me see if I can ask it a different way. Q I would like to now direct you attention to page 396. Whose hand writing is this: A Judy Huang. Q That is the sales agent; correct? A Carrect. Q Whi was to be the beneficiary under this policy?	2 3 4 5 6 7 8 9 10	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is our she was the she also is the one who sold the previous. Q She sold the previous MetLife life insurance policy to you? A Yes.
3 4 5 6 7 8 9 10 11	because of the court reporter. Let me see if I can ask it a different way. Q I would like to now direct you assention to page 396. Whose hand writing is this: A Judy Huang. Q That is the sales agent; correct? A Carrect. Q Why was to be the beneficiary under this polity? A You mean the main beneficiary?	2 3 4 5 6 7 8 9 10 11	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is our she was the she also is the one who sold the previous. Q She sold the previous MetLife life insurance policy to you? A Yes. Q So you are saying she already knew about the \$500,000 policy? A Yes.
3 4 5 6 7 8 9 10 11 12	because of the court reporter. Let me see if I can ask it a different way. Q I would like to now direct you abention to page 396. Whose handwriting is this: A Judy Huang. Q That is the sales agent; correct? A Carrect. Q Whi was to be the beneficiary under this polity? A You mean the main beneficiary? Q Yes.	2 3 4 5 6 7 8 9 10 11 12 13	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is our she was the she also is the one who sold the previous. Q She sold the previous MetLife life insurance policy to you? A Yes. Q So you are saying she already knew about the \$500,000 policy? A Yes.
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3 4 5 6 7 8 9 110 111 112 113 114 115 116 117 118 119	because of the court reporter. Let me see if I can ask it a different way. Q I would like to now direct you attention to page 396. Whose hand writing is this: A Judy Huang. Q That is the sales agent; correct? A Currect. Q Whi was to be the beneficiary under this polity? A You mean the main beneficiary? Q Yes. A Jean Line myself. Q So you were to be the sole primary beneficiary under the polity; correct? A Carrect. Q Who was the owner of the policy? A Jean Lin, myself.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A If she asked me if we have any other insurance. Q Yes. A She didn't ask us because she is our she was the she also is the one who sold the previous. Q She sold the previous MetLife life insurance policy to you? A Yes. Q So you are saying she already knew about the \$500,000 policy? A Yes. Q But she did not ask you? A No. Q You are saying to your recollection you were never asked whether you had any other life insurance? A No.
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25

constantly. She tried to sell us more

take a look at Exhibit B. Who was present

25

1	LIN 46	1	LIN 48
2	policy. That is it.	2	you recall Judy asking you these questions?
3	Q How often would she call you, for	3	A 394 until 400?
4	example?	4	Q Yes.
5	A About twice a year.	5	A No, I don't.
6	Q Twice a year?	6	Q You don't recall?
7	A Yes.	7	A No.
8	Q Other than calling you twice a	8	Q Well, when she came over
9	year, did you ever visit her in her office?	9	A Um,
10	A No, never.	10	Q tell me about the time that she
	Q Did you ever go out socially with	11	came over to Uni Micro. It was just you two
11	_	12	doing the application. Tell me.
12	her? A No.	13	A She just came and she, you know,
13	• •	14	she filled out the application for me and she
14	Q Or talk to her socially?	15	asked me anything change or I say nothing
15	A In my culture could you be more	16	changed and then she said okay, you know, and
16	specific? It's different.	17	then, you know, she filled out and I just
17	Q Tell me what you mean. So I guess	18	signed it and then we start talking about
18	my question was, did you socialize with her,	19	mother things.
19	did you become friends?	20	Q Did she fill out the application
20	A Friend, yes, like friend, but not	20	in front of you?
21	like you know Rebecca my best friend, not		·
22	friend friend but you know. Okay. I don't	22	A Yes, she did.
23	know how to say that.	23	Q As she was filling out the
24	Q Did you ever go out with her	24	application, was she translating into Chinese
25	socially?	25	what the application said?
1	LIN 47	1	LIN 49
2	A No.	2	A She actually, she was just, you
3	Q Did you ever have a conversation	3	know, could you be more specific? What part
4	with her about things other than life	4	of this application?
5	insurance?	5	Q Well, I am just trying to get a
6	A Yes, of course like kids, you	6	sense of how the application came to be
7	know, that is all and the school.	7	filled out. Did she ask you a question and
8	Q Fair enough. When you spoke to	8	then write it out?
9	Judy generally, when she called you, did the	9	A No. She just filled out it at
9 10	conversation take place in English or	10	once.
11	Chinese?	11	Q She just filled out the whole
12	A Chinese.	12	application and didn't ask you a single
13	Q All of the time?	13	question?
	A Yes.	14	A She asked me to get my husband's
14 15	Q Let's go back to the time when you	15	driver's license and I knew his social
	completed the application for this policy in	16	security number, so, yes. That is the only
16	your office. Do you recall being asked	17	thing.
17		18	Q Do you recall her asking questions
17	generally application questions for this	19	about health and medical?
18	•		about Health and Medical:
18 19	policy?	l	A No I don't
18 19 20	policy? A Could you explain more about this	20	A No, I don't.
18 19 20 21	policy? A Could you explain more about this question?	20 21	Q You don't recall her asking you a
18 19 20 21 22	policy? A Could you explain more about this question? Q I guess the first question I want	20 21 22	Q You don't recall her asking you a single question about that?
18 19 20 21	policy? A Could you explain more about this question?	20 21	Q You don't recall her asking you a

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	LIN 50	1	LIN 52
1	Liit	2	to sign?
2	A No. Q Or anything about traveling; did	3	A She just, you know, I just signed
3		4	it. I just sign it and bring it to my
4	she ask you any of those things?	5	husband to sign.
5	A Before we filled out these	6	MR. DINNOCENZO: Remember to
6	questions the only thing she asked if	7	answer her question.
7	anything change. I say nothing.	8	Q Do you remember her asking you to
8	Q As we sit here today, you don't	9	sign it?
9	remember her asking you a single question	10	A She asked me to sign, she just
10	about health?	11	asked me to sign it, yes.
11	A No.	12	Q Did you read any of it?
12	Q The health of Mr. Lin?	13	A No.
13	A No.	_	Q Why didn't you read any of it?
14	Q As you sit here today, you don't	14	A Because we trusted her.
15	recall her asking you any question about	15	
16	whether he travelled outside of the United	16	
17	States?	17	
18	A No.	18	
19	Q As we sit here today, you don't	19	would like a copy of this application
20	recall her asking you a question specifically	20	translated in Chinese?
21	about his smoking history; correct?	21	A Could you?
22	A (No response.)	22	Q Did you ever ask Judy
23	Q Do you recall her asking you a	23	A No.
24	question about his smoking history?	24	Q to give you a copy of this
25	A No.	25	application translated in Chinese characters?
1			5.0
	LIN 51		LIN 53
	LIN 51 Q And you testified that all she	2	A No, I did not.
2	Q And you testified that all she	2 3	A No, I did not. Q I would like to draw your
2	CIIV		A No, I did not. Q I would like to draw your attention to page 398 and please look at
2 3 4	Q And you testified that all she asked you was if anything changed?	3	A No, I did not. Q I would like to draw your attention to page 398 and please look at question 21-D.
2 3 4 5	Q And you testified that all she asked you was if anything changed? A Yes. MR. DINNOCENZO: Objection.	3 4	A No, I did not. Q I would like to draw your attention to page 398 and please look at question 21-D. MR. DINNOCENZO: No, here.
2 3 4 5 6	Q And you testified that all she asked you was if anything changed? A Yes. MR. DINNOCENZO: Objection. Q How long was she there?	3 4 5	A No, I did not. Q I would like to draw your attention to page 398 and please look at question 21-D. MR. DINNOCENZO: No, here. THE WITNESS: Oh.
2 3 4 5 6 7	Q And you testified that all she asked you was if anything changed? A Yes. MR. DINNOCENZO: Objection. Q How long was she there? A Huh?	3 4 5 6	A No, I did not. Q I would like to draw your attention to page 398 and please look at question 21-D. MR. DINNOCENZO: No, here. THE WITNESS: Oh. Q I am going to read in into the
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1	LIN	90
2	A And whoever.	!
3	Q Whoever helped	him with the
4	application. Do you know	if it was Judy?
5	A I don't know bec	ause I wasn't
6	there. I wasn't awake.	
7	Q You weren't awa	ake?
8	A They did it in the	morning.
9	Q You were sleepir	ng?
10	A I wasn't in the o	ffice.
11	Q So this was done	e very early in the
12	morning?	
13	A I think so.	
14	Q Do you know wl	here this took place?
15	A I don't remembe	r. It wasn't, yes,
16	because if I was I am r	not present.
17	Q You weren't pre	
18	A No.	
19	Q Would you agree	e that the
20	paramedical took place o	
21	2004; does that sound ri	ght to you?
22	A Maybe. The app	_
23	let's see.	
24	Q Page 393 show	s.
25	A This is the Augu	ıst 18 so when you
1	LIN	91
2	say paramedic, what does	s that mean, the day
3	they draw the blood?	
4	*	that your husband
5	was asked questions and	
6	the blood for a paramedic	
7	A From my underst	
8	Q Tell me, what is	
9	understanding?	
10	A It's the day that	they draw the
11	blood; correct, no?	
12	Q Well, they do se	veral things.
13	They also ask questions.	
14	A I wasn't there.	
15	Q So you weren't	there?
16	A No.	
17	Q Do you know if	your husband did
18	this paramedical exam in	
19	someone else's office?	
20	A I don't remembe	er. I don't want to
21	say something I am not s	sure.
22	Q But it was in Irv	
1		
23	A For sure it's in l	rvine.
23	A For sure it's in li Q Is your husband	
	• •	